United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 20-03637-RNO Robert Fasano Chapter 13

Francesca Fasano Debtors

CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 3 Date Rcvd: Jan 11, 2021 Form ID: 309I Total Noticed: 39

The following symbols are used throughout this certificate:

Definition Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2021:

db/jdb	+	Robert Fasano, Francesca Fasano, 3111 West Clover Court, Long Pond, PA 18334-7940
5384056	+	AES, PO Box 61047, Harrisburg, PA 17106-1047
5384057		American Education Services, 1200 North Seventh Street, Harrisburg, PA 17102-1444
5384058	+	Berkheimer Tax Administrator, 50 N 7th Street, Bangor, PA 18013-1731
5384059		Capital One Services LLC (Cabelas), PO Box 30285, Salt Lake City, UT 84130-0285
5384063		Creditech, Inc., PO Box 20330, Lehigh Valley, PA 18002-0330
5384064	+	Delray Recovery Center, 140 NE 4th Avenue, Delray Beach, FL 33483-4570
5384067	+	Fedloan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
5384069	+	Freedom Mortgage, 907 Pleasant Valley Avenue, Mt. Laurel, NJ 08054-1210
5384073		MABT/TFC, 960 S Bishop Ave, Rolla, MO 65401-4415
5384075		Midland Funding LLC, c/o Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
5384074	+	Midland Funding LLC, 320 E Big Beaver Rd, Suite 300, Troy, MI 48083-1271
5384076	+	Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
5384078		Notre Dame FCU, 1828 Moreau Drive, Notre Dame, IN 46556
5384079	+	Notre Dame Regional School System, Business Office, 60 Spangenburg Avenue, East Stroudsburg, PA 18301-2724
5384082	+	Sirius XM Radio, Inc., PO Box 33174, Detroit, MI 48232-5174
5384083		Synchrony Bank (JC Pen, TJ Maxx, Lowes), PO Box 965009, Orlando, FL 32896-5008
5384084	+	TD Bank USA, N.A., 7000 Target Parkway North, MS-NCB-0464, Brooklyn Park, MN 55445-4301
5384086	+	Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013
5384087	+	University of Health Sciences, College of Osteopathic Medicine, 2105 Independence Boulevard, Kansas City, MO 64124-2311

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty		Notice Type: Email Address Email/Text: ssavoia@ptd.net	Date/Time	Recipient Name and Address
		Zinaz Ivin ssa ou e pranor	Jan 11 2021 19:05:00	Steven R Savoia, 621 Ann Street, PO Box 263, Stroudsburg, PA 18360
tr	+	Email/Text: dehartstaff@pamd13trustee.com	Jan 11 2021 19:06:00	Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust	+	Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Jan 11 2021 19:06:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+	EDI: PRA.COM	Jan 12 2021 00:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5384061		EDI: WFNNB.COM	Jan 12 2021 00:13:00	Comenity Capital Bank (BJs), Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
5384062		Email/PDF: creditonebknotifications@resurgent.com	Jan 11 2021 19:08:15	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5384066		EDI: IRS.COM	Jan 12 2021 00:13:00	Department of Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101?7346
5384065	+	Email/Text: electronicbkydocs@nelnet.net	Jan 11 2021 19:06:00	Dept of Ed/Nelnet, 3015 Parker Rd, Suite 400, Aurora, CO 80014-2904

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5384068	EDI: AMINFOFP.COM	Jan 12 2021 00:08:00	First Premier Bank, PO Box 5524, Sioux Falls, SD
5384070	EDI: CITICORP.COM	Jan 12 2021 00:13:00	57117-5524 Goodyear Credit Plan, PO Box 6403, Sioux Falls,
5384071	+ EDI: CITICORP.COM	Jan 12 2021 00:13:00	SD 57117-6403 Home Depot, 5800 South Corporate Pl, Sioux Falls, SD 57108-5027
5384060	EDI: JPMORGANCHASE	Jan 12 2021 00:03:00	Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
5384072	+ Email/Text: PBNCNotifications@peritusservices.com	Jan 11 2021 19:05:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
5384077	+ EDI: NAVIENTFKASMSERV.COM	Jan 12 2021 00:03:00	Navient, PO Box 9500, Wilkes-Barre, PA 18773-9500
5384081	EDI: PRA.COM	Jan 12 2021 00:03:00	Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502
5384080	+ Email/Text: paparalegals@pandf.us	Jan 11 2021 19:06:00	Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA
5382574	+ EDI: RMSC.COM	Jan 12 2021 00:13:00	15317-8584 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA
5384085	Email/Text: tidewaterlegalebn@twcs.com	Jan 11 2021 19:05:00	23541-1021 Tidewater Finance Company, PO Box 13306, Chesapeake, VA 23325
5384088	+ EDI: USAA.COM	Jan 12 2021 00:03:00	USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2021	Signature:	/s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2021 at the address(es) listed below:

Name Email Address

Charles J DeHart, III (Trustee)

TWecf@pamd13trustee.com

Steven R Savoia

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on behalf of Debtor 1 Robert Fasano ssavoia@ptd.net

Steven R Savoia

on behalf of Debtor 2 Francesca Fasano ssavoia@ptd.net

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case: Robert Fasano Social Security number or ITIN: xxx-xx-7812 Debtor 1: EIN: __-___ First Name Middle Name Last Name Francesca Fasano Social Security number or ITIN: xxx-xx-4558 Debtor 2: (Spouse, if filing) First Name Middle Name Last Name Date case filed for chapter: United States Bankruptcy Court: Middle District of Pennsylvania 13 12/29/20 5:20-bk-03637-RNO

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/01/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have the reduced from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pace-uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Robert Fasano	Francesca Fasano
2.	All other names used in the last 8 years	aka Robert J Fasano, aka Robert James Fasano	aka Francesca M Fasano, aka Francesca Maria Fasano
3.	Address	3111 West Clover Court Long Pond, PA 18334	3111 West Clover Court Long Pond, PA 18334
4.	Debtor's attorney Name and address	Steven R Savoia 621 Ann Street PO Box 263 Stroudsburg, PA 18360	Contact phone 570 972–2060 Email: ssavoia@ptd.net
5.	Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566–6097 Email: dehartstaff@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831–2500 Date: 1/11/21

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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7. Meeting of creditors Location: 341 meeting by video conference, further details will be provided to you Debtors must attend the meeting to February 8, 2021 at 10:00 AM be questioned under oath. In a joint case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Creditors may attend, but are not so, the date will be on the court docket. required to do so. *** Valid photo identification and proof of social security number are required 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 4/9/21 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 3/9/21 (except governmental units): Filing deadline: 6/27/21 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case. 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case

address

extend the deadline if this holde. Consult at attorney familiar with Onlited States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to

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exemptions in line 8